

1234567 SAMPLE BANK HOLDING COMPANY
 RICHMOND VA FR DIS: 5
 ASSETS: 14,928,373 PEER: 01

OFF-BALANCE-SHEET TRANSACTIONS

PAGE 9

(\$000)	mm/yyyy			mm/yyyy			yyyy			yyyy			yyyy		
LOAN COMMITMENTS	5,362,504			5,311,356			5,404,503			5,215,953			4,937,088		
COMMIT: SECURED REAL ESTATE LOANS	150,405			137,730			197,557			149,164			113,368		
COMMIT: UNSECURED REAL ESTATE LNS	29,266			30,504			27,457			28,903			49,893		
CREDIT CARD LINES	721,158			622,504			680,465			618,025			612,195		
SECURITIES UNDERWRITING	0			0			0			0			0		
STANDBY LETTERS OF CREDIT	540,047			227,766			532,152			258,685			259,668		
COMMERCIAL & SIMILAR LTRS OF CREDIT	179,406			175,401			386,409			299,493			239,718		
FINANCIAL ASSETS SOLD WITH RECOURSE	546,545			547,108			458,127			574,998			653,640		
SECURITIES BORROWED	0			0			0			0			0		
SECURITIES LENT	0			0			0			0			0		
CREDIT DERIVATIVES (BHC AS GUARANTOR)	0			0			0			0			NA		
CREDIT DERIVATIVES (BHC AS BENEFICIARY)	0			0			0			0			NA		
DERIVATIVE CONTRACTS:															
INTEREST RATE FUTURES & FORWARD CONTR				0			0			0			0		
WRITTEN OPTIONS CONTRACTS (INT RATE)				0			0			0			0		
PURCHASED OPTIONS CONTRACTS (INT RATE)				0			0			0			0		
INTEREST RATE SWAPS	63,500			461,076			151,079			499,077			673,237		
FUTURES AND FORWARD FOREIGN EXCHANGE	522,664			93,861			142,626			216,217			141,697		
WRITTEN OPTIONS CONTR (FOREIGN EXCH)	0			0			0			0			0		
PURCHASED OPTIONS CONTR (FOREIGN EXCH)	0			0			0			0			0		
FOREIGN EXCHANGE RATE SWAPS	376,361			749,184			532,040			617,398			489,616		
COMMODITY & OTHER FUTURES & FORW CONTR	0			0			0			0			0		
WRITTEN OPTIONS CONTR (COMM & OTHER)	0			0			0			0			0		
PURCHASED OPTIONS CONTR (COMM & OTHER)	0			0			0			0			0		
COMMODITY & OTHER SWAPS	0			0			0			0			0		
PERCENT OF TOTAL ASSETS															
	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01		BHC	PEER 01	
LOAN COMMITMENTS	35.92	39.86	57	35.99	43.07	53	35.99	37.94	62	34.78	42.12		35.24	41.24	
STANDBY LETTERS OF CREDIT	3.62	3.80	55	1.54	3.96	26	3.54	3.74	54	1.73	3.98		1.85	3.98	
COMMERCIAL & SIMILAR LTRS OF CREDIT	1.20	0.54	95	1.19	0.51	88	2.57	0.38	98	2.00	0.54		1.71	0.56	
FINANCIAL ASSETS SOLD WITH RECOURSE	3.66	2.56	78	3.71	2.02	85	3.05	2.11	75	3.83	2.04		4.67	0.56	
SECURITIES BORROWED	0.00	0.09	44	0.00	0.04	44	0.00	0.05	44	0.00	0.04		0.00	0.01	
SECURITIES LENT	0.00	6.07	36	0.00	5.94	35	0.00	5.12	36	0.00	5.67		0.00	4.47	
CREDIT DERIVATIVES (BHC AS GUARANTOR)	0.00	0.18	39	0.00	0.15	40	0.00	0.16	40	0.00	0.05		NA	NA	
CREDIT DERIVATIVES (BHC AS BENEFICIARY)	0.00	0.42	40	0.00	0.18	42	0.00	0.42	40	0.00	0.10		NA	NA	
DERIVATIVE CONTRACTS	6.45	218.56	27	8.84	198.92	22	5.50	165.79	22	8.89	199.00		9.31	180.96	
INTEREST RATE CONTRACTS	0.43	169.77	3	3.12	136.27	11	1.01	119.03	4	3.33	130.67		4.81	93.77	
INTEREST RATE FUTURES & FORW CONTR	0.00	25.93	10	0.00	25.57	10	0.00	26.36	9	0.00	24.30		0.00	22.81	
WRITTEN OPTIONS CONTR (INT RATE)	0.00	12.41	15	0.00	13.07	10	0.00	11.32	15	0.00	12.21		0.00	10.89	
PURCHASED OPTIONS CONTR (INT RATE)	0.00	17.10	10	0.00	16.05	7	0.00	14.64	9	0.00	17.52		0.00	13.12	
INTEREST RATE SWAPS	0.43	90.02	14	3.12	49.91	25	1.01	87.26	17	3.33	64.91		4.81	45.06	
FOREIGN EXCHANGE CONTRACTS	6.02	43.39	73	5.71	58.56	70	4.49	49.98	66	5.56	64.22		4.51	59.55	
FUTURES & FORWARD FOREIGN EXCH CONT	3.50	22.41	73	0.64	40.38	40	0.95	35.66	51	1.44	46.65		1.01	44.36	
WRITTEN OPTIONS CONTR(FOREIGN EXCH)	0.00	4.91	29	0.00	6.99	25	0.00	5.08	27	0.00	6.85		0.00	5.84	
PURCHASED OPTIONS CONTR (FOREIGN EX)	0.00	4.88	27	0.00	6.91	26	0.00	5.03	26	0.00	6.39		0.00	5.56	
FOREIGN EXCHANGE RATE SWAPS	2.52	2.74	88	5.08	2.43	88	3.54	2.49	88	4.12	2.42		3.49	2.17	
EQUITY, COMMODITY, & OTHER DERIV CONTR	0.00	3.58	33	0.00	2.77	34	0.00	3.16	34	0.00	2.86		0.00	2.31	
COMMODITY & OTHER FUT & FORW CONTR	0.00	0.61	41	0.00	0.61	40	0.00	0.53	42	0.00	0.62		0.00	0.22	
WRITTEN OPTIONS CONTR (COMM & OTHER)	0.00	1.04	39	0.00	0.80	40	0.00	0.94	39	0.00	0.90		0.00	0.94	
PURCHASED OPTIONS CONTR(COMM & OTH)	0.00	1.16	34	0.00	0.81	36	0.00	1.18	35	0.00	0.86		0.00	0.64	
COMMODITY & OTHER SWAPS	0.00	0.28	40	0.00	0.32	40	0.00	0.27	41	0.00	0.29		0.00	0.27	
PERCENT OF AVERAGE LOANS AND LEASES:															
LOAN COMMITMENTS	56.37	68.40	55	57.12	73.84	46	56.93	73.77	50	57.86	76.47		58.70	71.18	

Off-Balance-Sheet Transactions

BHCPR page 9 displays the dollar volume and proportion of consolidated assets accounted for by each type of off-balance-sheet transaction with nonrelated institutions and derivative contract. Information on off-balance-sheet activities is derived from Schedule HC-F of the FR Y-9C report form.

Loan Commitments

The unused portion of commitments that obligate the bank holding company to extend credit in the form of loans or participation in loans, lease financing receivables, or similar transactions. These include revolving open-end loans secured by residential and commercial real estate, construction and land development, credit card lines, securities underwriting, and other unused commitments and letters of credit.

Commitments to Fund Loans Secured by Real Estate

The unused portion of commitments to extend credit to finance commercial and multifamily residential properties. When funded, these loans would be classified as real estate loans secured by multifamily residential or nonfarm nonresidential properties.

Commitments to Fund Loans Unsecured by Real Estate

The unused portion of commitments to extend credit to finance commercial and residential real estate activities. When funded, these loans would not be classified as real estate loans.

Credit Card Lines

The unused portion of commitments to extend credit to individuals for household, family, and other personal expenditures and to commercial or industrial enterprises through credit cards.

Securities Underwriting

The unused portion of the consolidated bank holding company's take-

down of securities underwriting transactions.

Standby Letters of Credit

Outstanding and unused standby letters of credit including guarantees issued by foreign offices.

Commercial and Similar Letters of Credit

Outstanding and unused amounts of issued or confirmed commercial letters of credit, travelers' letters of credit not issued for money or its equivalent, and all similar letters of credit excluding standby letters of credit.

Financial Assets Sold with Recourse

The consolidated amount of the outstanding principal balance of mortgage loans and other assets that have been transferred with recourse or some other form of risk retention by the BHC in transactions recorded as sales in accordance with generally accepted accounting principles.

Securities Borrowed

The amount of securities borrowed against collateral or on an uncollateralized basis for such purposes as a pledge against deposit liabilities or delivery against short sales.

Securities Lent

The amount of securities lent against collateral or on an uncollateralized basis.

Credit Derivatives (BHC as Guarantor)

The gross notional amount of credit derivatives for which the BHC or any of its consolidated subsidiaries has extended credit protection to other parties. Prior to March 1997, this item displays an "NA."

Credit Derivatives (BHC as Beneficiary)

The gross notional amount of credit

derivatives for which the BHC or any of its consolidated subsidiaries has obtained a guarantee against credit losses from other parties. Prior to March 1997, this item displays an "NA."

Derivative Contracts

Interest Rate Futures and Forward Contracts

The notional amount or par value of futures and forward contracts that commit the consolidated bank holding company to buy or sell financial instruments such as U.S. Treasury securities futures, forward rate agreements, and forward agreements on U.S. government securities.

Written Options Contracts (Interest Rate)

The aggregate par value or notional amount of interest-bearing financial instruments which the bank holding company or its consolidated subsidiaries have obligated themselves to either purchase or sell under outstanding exchange-traded option contracts and over-the-counter option contracts for a fee or premium.

Purchased Options Contracts (Interest Rate)

The aggregate par value or notional amount of interest-bearing financial instruments in which the bank holding company or its consolidated subsidiaries purchased, for a fee or premium, the right to either purchase or sell under outstanding exchange-traded option contracts and over-the-counter option contracts.

Interest Rate Swaps

The notional value of outstanding interest rate and basis swaps to hedge the bank holding company's or consolidated subsidiaries' interest rate risk, in an intermediary capacity, or to hold in inventory.

Futures and Forward Foreign Exchange

The gross amount in U.S. dollars of futures and forward contracts to purchase foreign currencies and U.S. dollar exchange.

Written Options Contracts (Foreign Exchange)

The gross amount of foreign currencies and U.S. dollar exchange which the bank holding company or its consolidated subsidiaries have obligated themselves to either purchase or sell under outstanding exchange-traded and over-the-counter option contracts for a fee or premium.

Purchased Options Contracts (Foreign Exchange)

The gross amount of foreign currency and U.S. dollar exchange in which the bank holding company or its consolidated subsidiaries purchased, for a fee or premium, the right to either purchase or sell under outstanding exchange-traded and over-the-counter option contracts.

Foreign Exchange Rate Swaps

The notional principal value in U.S. dollars of outstanding cross-currency interest rate swaps to hedge the bank holding company's or consolidated subsidiaries' foreign exchange rate risk.

Commodity and Other Futures and Forward Contracts

The contract amount of futures and forward commodity contracts that obligate the bank holding company or its consolidated subsidiaries to purchase or sell equity securities or instruments based on equity indexes, agricultural products, precious or nonferrous metals, or other contracts other than an interest or foreign exchange rate contract.

Written Options Contracts (Commodities and Other)

The contract amount of exchange-traded and over-the-counter equity derivative options, commodity op-

tions, and any other options (that are not interest or foreign exchange rate contracts) in which the bank holding company or its consolidated subsidiaries have obligated themselves to either purchase or sell an equity instrument, an equity index, or a commodity or product for a fee or premium.

Purchased Options Contracts (Commodities and Other)

The notional amount or par value of exchange-traded and over-the-counter equity derivative options, commodity options, and any other options (that are not interest or foreign exchange rate contracts) in which the bank holding company or its consolidated subsidiaries have purchased the right to buy or sell for a fee or premium.

Commodity and Other Swaps

The notional amount or par value of outstanding equity or equity index swaps, and all other swap agreements, other than interest or foreign exchange rate contracts.

Percent of Total Assets

Loan Commitments (Percent of Total Assets)

The unused portion of commitments that obligate the bank holding company to extend credit in the form of loans or participation in loans, lease financing receivables, or similar transactions divided by total assets.

Standby Letters of Credit (Percent of Total Assets)

Outstanding and unused standby letters of credit divided by total assets.

Commercial and Similar Letters of Credit (Percent of Total Assets)

Outstanding and unused amounts of issued and confirmed commercial letters of credit, travelers' letters of

credit not issued for money or its equivalent, and all similar letters of credit divided by total assets.

Financial Assets Sold with Recourse (Percent of Total Assets)

Mortgage loans and other assets sold with recourse that have been reported as sales in accordance with generally accepted accounting principles divided by total assets.

Securities Borrowed (Percent of Total Assets)

Securities borrowed as a pledge against deposit liabilities or against short sales divided by total assets.

Securities Lent (Percent of Total Assets)

Securities lent divided by total assets.

Credit Derivatives (BHC as Guarantor) (Percent of Total Assets)

The gross notional amount of credit derivatives in which the BHC or any of its consolidated subsidiaries has extended credit protection to other parties divided by total assets. Prior to March 1997, this ratio displays an "NA."

Credit Derivatives (BHC as Beneficiary) (Percent of Total Assets)

The gross notional amount of credit derivatives in which the BHC or any of its consolidated subsidiaries has obtained a guarantee against credit losses divided by total assets. Prior to March 1997, this ratio displays an "NA."

Derivative Contracts (Percent of Total Assets)

The sum of off-balance sheet interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts on a consolidated basis divided by total assets.

Interest Rate Contracts
(Percent of Total Assets)

The gross notional amount of interest rate contracts held for trading and for purposes other than trading divided by total assets. Interest rate contracts include single currency interest rate swaps, basis swaps, forward rate agreements, and interest rate options.

Interest Rate Futures and Forward Contracts
(Percent of Total Assets)

Interest rate futures and forward contracts divided by total assets.

Written Options Contracts
(Interest Rate)
(Percent of Total Assets)

Written interest rate options contracts divided by total assets.

Purchased Options Contracts
(Interest Rate)
(Percent of Total Assets)

Purchased interest rate options contracts divided by total assets.

Interest Rate Swaps
(Percent of Total Assets)

The notional value of interest rate swaps divided by total assets.

Foreign Exchange Contracts
(Percent of Total Assets)

The gross notional amount of foreign exchange rate contracts held for trading and for purposes other than trading divided by total assets. Foreign exchange contracts include cross-currency interest rate swaps, forward foreign exchange contracts, and currency futures and currency options.

Futures and Forward Foreign Exchange Contracts
(Percent of Total Assets)

Futures and forward contracts to purchase foreign currencies and U.S. dollar exchange divided by total assets.

Written Options Contracts
(Foreign Exchange)
(Percent of Total Assets)

Written options contracts on foreign currencies and U.S. dollar exchange divided by total assets.

Purchased Options Contracts
(Foreign Exchange)
(Percent of Total Assets)

Purchased options contracts on foreign currencies and U.S. dollar exchange divided by total assets.

Foreign Exchange Rate Swaps
(Percent of Total Assets)

The notional principal value in U.S. dollars of outstanding cross-currency interest rate swaps divided by total assets.

Equity, Commodity, and Other Derivative Contracts
(Percent of Total Assets)

The gross notional amount of equity derivative contracts as well as commodity and other contracts that are held for trading and for purposes other than trading divided by total assets.

Commodity and Other Futures and Forward Contracts
(Percent of Total Assets)

The contract amount of futures and forward equity derivative contracts and commodity and other contracts divided by total assets.

Written Options Contracts (Commodity and Other)
(Percent of Total Assets)

Written options contracts on individual stocks, stock index options, commodity options, and any other options (other than interest or foreign exchange rate contracts) divided by total assets.

Purchased Options Contracts
(Commodity and Other)
(Percent of Total Assets)

Purchased options contracts on individual stocks, stock index options, commodity options, and any other options (that are not interest or foreign exchange rate contracts) divided by total assets.

Commodity and Other Swaps
(Percent of Total Assets)

The notional value of equity or equity index swaps and swaps other than interest rate swaps and foreign currency swaps divided by total assets.

Percent of Average Loans and Leases

Loan Commitments
(Percent of Average Loans and Leases)

Loan commitments divided by average loans and leases. (See page 3-13 for the definition of average loans and leases.)

1234567 SAMPLE BANK HOLDING COMPANY
 RICHMOND VA FR DIS: 5
 ASSETS: 14,928,373 PEER: 01

DERIVATIVE INSTRUMENTS

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NOTIONAL AMOUNT(\$000)	mm yyyy	mm yyyy	yyyy	yyyy	yyyy
DERIVATIVE CONTRACTS	962,525	1,304,121	825,745	1,332,692	1,304,550
INTEREST RATE CONTRACTS	63,500	461,076	151,079	499,077	673,237
FOREIGN EXCHANGE CONTRACTS	899,025	843,045	674,666	833,615	631,313
EQUITY, COMM, & OTHER CONTRACTS	0	0	0	0	0
DERIVATIVES POSITION					
FUTURES AND FORWARDS	522,664	93,861	142,626	216,217	141,697
WRITTEN OPTIONS	0	0	0	0	0
EXCHANGE-TRADED	0	0	0	0	0
OVER-THE-COUNTER	0	0	0	0	0
PURCHASED OPTIONS	0	0	0	0	0
EXCHANGE-TRADED	0	0	0	0	0
OVER-THE-COUNTER	0	0	0	0	0
SWAPS	439,861	1,210,260	683,119	1,116,475	1,162,853
HELD FOR TRADING	554,551	321,288	394,978	427,566	0
INTEREST RATE CONTRACTS	0	0	0	0	0
FOREIGN EXCHANGE CONTRACTS	554,551	321,288	394,978	427,566	0
EQUITY, COMM, & OTHER CONTRACTS	0	0	0	0	0
NON-TRADED	407,974	982,833	430,767	905,126	1,304,550
INTEREST RATE CONTRACTS	63,500	461,076	151,079	499,077	673,237
FOREIGN EXCHANGE CONTRACTS	344,474	521,757	279,688	406,049	631,313
EQUITY, COMM, & OTHER CONTRACTS	0	0	0	0	0
MEMO: MARKED-TO-MARKET	344,474	521,757	279,688	406,049	631,313
DERIV CONTR(EXCL FUT & FX LE 14 DAYS)	962,525	893,045	825,745	1,059,923	1,281,546
ONE YEAR OR LESS	949,025	843,045	825,745	833,615	631,313
OVER 1 YEAR TO 5 YEARS	13,500	50,000	0	226,308	650,233
OVER 5 YEARS	0	0	0	0	0
GROSS NEGATIVE FAIR VALUE (ABS VAL)	9,540	16,865	18,402	23,120	28,540
GROSS POSITIVE FAIR VALUE	18,152	26,580	13,781	32,521	25,644
HELD FOR TRADING	7,908	3,849	10,288	11,249	0
NON-TRADED	10,244	22,731	3,493	21,272	25,644
MEMO: MARKED-TO-MARKET	10,053	22,340	3,172	18,737	24,407
CURR CREDIT EXPOSURE ON RBC DERIV CONTR	18,152	26,189	13,781	35,205	339
CREDIT LOSSES ON OFF-BS DERIV CONTRACTS	0	0	0	0	0
NET UNAMORT REALIZED GAIN(LOSS), OBS DERIV	0	0	0	0	NA
PAST DUE DERIVATIVE INSTRUMENTS:					
BOOK VALUE					
90+ DAYS PAST DUE	0	0	0	0	0
REPLACEMENT COST					
90+ DAYS PAST DUE	0	0	0	0	0
IMPACT OF NONTRADED DERIV CONTRACTS:					
INCREASE (DECR) IN INTEREST INCOME	2	-556	-1,347	-2,445	-3,170
DECREASE (INCR) IN INTEREST EXPENSE	0	0	0	0	0
NET INCR (DECR) IN NONINTEREST ALLOC	0	0	0	0	0
INCREASE (DECREASE) IN NET INCOME	2	-556	-1,347	-2,445	-3,170

Derivative Instruments

BHCPR page 10 provides the dollar amounts of off-balance-sheet derivative contracts, which are grouped according to underlying risk exposure (interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other derivative contracts), financial technique used (futures, options, or swaps), and purpose (trading or hedging). Additional derivatives information includes the gross positive or negative fair values, current credit exposure of derivatives covered under the risk-based capital standards, maturity distribution, book value and replacement costs of past due derivative instruments, and impact of non-traded derivative contracts on net income.

Trading revenues generated from the four types of derivative instruments are provided on BHCPR page 4 (Non-interest Income and Expenses).

Prior to March 1995, the items below display an "NA" except when otherwise indicated.

Derivative Contracts

The gross notional amount or par value of off-balance-sheet derivative contracts, which include interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts. (Historical data are available for this line item.)

Interest Rate Contracts

The gross notional amount or par value of contracts related to interest-bearing financial instruments or whose cash flows are determined by reference interest rates or other interest rate contracts. This line item includes single currency interest rate swaps, basis swaps, forward rate agreements, and interest rate options, including caps, floors, collars, and corridors. (Historical data are available for this line item.)

Foreign Exchange Contracts

The gross notional amount or par value of contracts for the purchase of foreign-denominated currencies and U.S. dollar exchange in the forward market. This line item includes cross-currency interest rate swaps in which there is an exchange of principal, forward foreign exchange contracts, currency futures, and currency options. (Historical data are available for this line item.)

Equity, Commodity, and Other Derivative Contracts

The gross notional amount or par value of contracts in which the return or a portion of the return is linked to the price of a specific equity or commodity or an index of prices of equity, precious metals, petroleum, lumber, or other products.

Derivatives Position

Futures and Forwards

The aggregate par value of contracts that represent agreements in which the buyer agrees to purchase and the seller agrees to deliver, at a specified future date, a specified instrument or commodity at a specified price or yield. While futures contracts are standardized and are traded on organized exchanges that act as the counterparty to each contract, forward contracts are not traded on organized exchanges and their contractual terms are not standardized. (Historical data are available for this line item.)

Written Options

The aggregate par value of financial instruments or commodities that the BHC has obligated itself to either purchase or sell under exchange-traded option contracts, for compensation (such as a fee or premium). This line item includes the aggregate notional amount of written caps, floors, and swaptions as well as the written por-

tion of collars and corridors. (Historical data are available for this line item.)

Exchange-Traded

The aggregate par value of written options that are traded on organized exchanges.

Over-the-Counter

The aggregate par value of written options that are customized to meet the specific needs of counterparties to the transaction.

Purchased Options

The aggregate par value of financial instruments or commodities in which the BHC has purchased, for a fee or premium, the right to either purchase or sell under an option contract. This line item includes the aggregate notional amount of purchased caps, floors, and swaptions as well as the purchased portion of collars and corridors. (Historical data are available for this line item.)

Exchange-Traded

The aggregate par value of purchased options that are traded on organized exchanges.

Over-the-Counter

The aggregate par value of purchased options that are customized to meet the specific needs of counterparties to the transaction.

Swaps

The notional amount of the underlying principal (interest, foreign exchange or other income or expense) which forms the basis for transactions in which two parties agree to exchange payment streams for a specified period. This line item includes the notional amount of all outstanding interest rate and basis swaps, cross-currency interest rate swaps, equity or equity index swaps, and other swap agreements that are

not reportable as either interest rate, foreign exchange, or equity derivative contracts. In cases where the BHC acts as an intermediary, this line item reflects both sides of the transaction. (Historical data are available for this line item.)

Held for Trading

The gross notional amount or par value of off-balance-sheet derivative contracts (interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts) that are held for trading purposes. Besides derivative instruments used in dealing and other trading activities, this line item covers activities in which the BHC acquires or takes derivatives positions for sale in the near term or with the intent to resell (or repurchase) in order to profit from short-term price movements, accommodate customers' needs, or hedge trading activities. Derivative instruments held for trading are generally accounted for at market value with gains and losses recognized in earnings.

Interest Rate Contracts (Held for Trading)

The gross notional amount or par value of interest rate contracts held for trading, including includes single currency interest rate swaps, basis swaps, forward rate agreements, and interest rate options, including caps, floor, collars, and corridors.

Foreign Exchange Contracts (Held for Trading)

The gross notional amount of foreign exchange contracts held for trading, including cross-currency interest rate swaps, forward foreign exchange contracts, currency futures, and currency options.

Equity, Commodity, and Other Derivative Contracts (Held for Trading)

The gross notional amount of equity, commodity, and other derivative contracts that are held for trading.

Non-Traded

The gross notional amount or par value of off-balance-sheet derivative contracts held for purposes other than trading, including interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts.

Interest Rate Contracts (Non-Traded)

The gross notional amount or par value of interest rate contracts held for purposes other than trading, including includes single currency interest rate swaps, basis swaps, forward rate agreements, and interest rate options, including caps, floor, collars, and corridors.

Foreign Exchange Contracts (Non-Traded)

The gross notional amount of foreign exchange contracts held for purposes other than trading, including cross-currency interest rate swaps, forward foreign exchange contracts, currency futures, and currency options.

Equity, Commodity, and Other Derivative Contracts (Non-Traded)

The gross notional amount of equity, commodity, and other derivative contracts held for purposes other than trading.

Memo: Marked-to-Market (Non-Traded)

The total notional amount or par value of off-balance sheet derivative contracts held for purposes other than trading that are accounted for at market value or lower of cost or market value with gains and losses recognized either in earnings or in equity capital.

Derivative Contracts (excluding futures and foreign exchange of 14 days or less)

The notional principal amounts of off-balance-sheet derivative contracts

subject to risk-based capital requirements, excluding foreign exchange contracts with an original maturity of 14 days or less and futures contracts. Also excluded are single currency interest rate swaps in which payments are made based upon two floating rate indices (so-called floating/floating or basis swaps).

One Year or Less

The notional amount or par value of off-balance-sheet derivative contracts subject to risk-based capital requirements (excluding foreign exchange contracts with an original maturity of 14 days or less and futures contracts) that have a remaining maturity of one year or less.

Over 1 Year to 5 Years

The notional amount or par value of off-balance-sheet derivative contracts subject to risk-based capital requirements (excluding futures contracts) that have a remaining maturity of over one year through five years.

Over 5 Years

The notional amount or par value of off-balance-sheet derivative contracts subject to risk-based capital requirements (excluding futures contracts) that have a remaining maturity of over five years.

Gross Negative Fair Value (Absolute Value)

The total fair value of off-balance-sheet derivative contracts with negative fair values. (The absolute value is displayed for this item.)

Gross Positive Fair Value

The total fair value of off-balance-sheet derivative contracts with positive fair values.

Held for Trading (Gross Positive Fair Value)

The total fair value of off-balance-sheet derivative contracts held for trading that have a positive fair value.

*Non-Traded
(Gross Positive Fair Value)*

The total fair value of off-balance-sheet derivatives held for purposes other than trading that have a positive fair value.

*Memo: Marked-to-Market
(Gross Positive Fair Value)*

The total fair value of off-balance-sheet derivative contracts held for purposes other than trading that have a positive fair value.

*Current Credit Exposure on Risk-Based
Capital Derivative Contracts*

The current credit exposure (or the sum of positive fair values) of off-balance-sheet derivative contracts that are covered by the risk-based capital standards after considering any legally enforceable bilateral netting agreements. Also called the replacement cost, the current credit exposure equals zero when the market value of a derivative contract is negative or zero. For off-balance-sheet contracts subject to legally enforceable bilateral netting arrangements (involving a single counterparty), the Federal Reserve Board's risk-based capital guidelines allow positive mark-to-market values to be offset by negative mark-to-market values, thus resulting in a net current exposure with a minimum value of zero.

*Credit Losses on Off-Balance-Sheet
Derivative Contracts*

The year-to-date credit losses incurred on off-balance-sheet derivative contracts regardless of whether the loss is charged directly to income (e.g., trading revenue) or the allowance for credit losses on derivatives. (Note: Prior to March 1996, an "NA" is displayed for this line item.)

*Net Unamortized Realized Gains
(Losses) on Off-Balance-Sheet
Derivatives*

The net amount of unamortized *realized* deferred gains or losses on off-balance-sheet derivative contracts that represent adjustments to the book value of existing assets or liabilities. The deferred gains or losses, which arise from derivatives that qualify as hedges of existing assets, liabilities, firm commitments or anticipated transactions, are generally amortized over the life of the hedged position. (Prior to March 1997, an "NA" is displayed for this item.)

*Past Due Derivative
Instruments*

Book Value

90+ Days Past Due

The book value of interest rate, foreign exchange rate, and other off-balance-sheet and equity contracts (carried on the bank holding company's balance sheet as assets) on which the required payment (by the counterparty of the bank holding company or its consolidated subsidiaries) is due and unpaid for 90 days or more. (Historical data are available for this item.)

Replacement Cost

90+ Days Past Due

The positive replacement cost (i.e., mark-to-market value) of interest rate, foreign exchange rate, and other off-balance-sheet and equity contracts on which the required payment (by the counterparty of the bank holding company or its consolidated subsidiaries) is due and unpaid for 90 days

or more. (Historical data are available for this item.)

*Impact of Non-traded Derivative
Contracts*

Increase (Decrease) in Interest Income

The increase (or decrease) in interest income (reported in the Consolidated Income Statement, Schedule HI) resulting from off-balance-sheet derivatives used to hedge or adjust interest income from assets.

Decrease (Increase) in Interest Expense

The decrease (or increase) in interest expense (reported in the Consolidated Income Statement, Schedule HI) resulting from off-balance-sheet derivative transactions used to hedge or adjust interest expense from liabilities.

*Net Increase (Decrease) in
Non-Interest Allocation*

The increase (decrease) in net non-interest income (reported in the Consolidated Income Statement, Schedule HI) resulting from off-balance-sheet derivatives used to hedge or adjust non-interest income from assets or non-interest expense from liabilities.

Increase (Decrease) in Net Income

The sum of the increase (decrease) in interest income, the decrease (increase) in interest expense, and increase (decrease) in non-interest allocations generated from off-balance-sheet derivatives used to hedge or adjust income from assets or expenses from liabilities. Such amounts may result, for example, from periodic net settlements for swaps or other off-balance-sheet instruments accounted for on the hedge or accrual basis.

1234567 SAMPLE BANK HOLDING COMPANY
 RICHMOND VA FR DIS: 5
 ASSETS: 14,928,373 PEER: 01

DERIVATIVES ANALYSIS

PAGE 11

	mmm yyyy			mmm yyyy			yyyy			yyyy			yyyy		
PERCENT OF NOTIONAL AMOUNT	BHC	PEER	PCT	BHC	PEER	PCT	BHC	PEER	PCT	BHC	PEER	PCT	BHC	PEER	PCT
INTEREST RATE CONTRACTS	6.60	83.73	3	35.36	81.31	6	18.30	82.25	6	37.45	78.27	51.61	80.18		
FOREIGN EXCHANGE CONTRACTS	93.40	15.64	96	64.64	18.23	95	81.70	17.23	93	62.55	21.30	48.39	19.46		
EQUITY, COMM, & OTHER CONTRACTS	0.00	0.42	33	0.00	0.28	34	0.00	0.33	34	0.00	0.26	0.00	0.25		
FUTURES AND FORWARDS	54.30	35.67	75	7.20	33.27	16	17.27	36.88	30	16.22	35.44	10.86	30.87		
WRITTEN OPTIONS	0.00	7.11	14	0.00	8.51	9	0.00	6.64	13	0.00	7.65	0.00	7.04		
EXCHANGE-TRADED	0.00	0.91	36	0.00	1.41	31	0.00	0.69	36	0.00	0.67	0.00	0.61		
OVER-THE-COUNTER	0.00	6.20	15	0.00	7.10	10	0.00	5.68	16	0.00	6.71	0.00	6.24		
PURCHASED OPTIONS	0.00	13.21	8	0.00	14.43	7	0.00	11.94	8	0.00	14.69	0.00	17.15		
EXCHANGE-TRADED	0.00	1.39	31	0.00	1.09	26	0.00	0.97	32	0.00	1.07	0.00	1.36		
OVER-THE-COUNTER	0.00	11.81	9	0.00	12.98	7	0.00	10.68	10	0.00	12.87	0.00	15.19		
SWAPS	45.70	44.08	52	92.80	43.79	91	82.73	44.53	88	83.78	42.22	89.14	44.94		
HELD FOR TRADING	57.61	38.76	67	24.64	43.20	42	47.83	39.21	61	32.08	43.91	0.00	38.01		
INTEREST RATE CONTRACTS	0.00	25.04	16	0.00	27.44	13	0.00	24.21	16	0.00	26.07	0.00	21.42		
FOREIGN EXCHANGE CONTRACTS	57.61	13.27	95	24.64	15.35	75	47.83	14.60	90	32.08	17.45	0.00	16.28		
EQUITY, COMM, & OTHER CONTRACTS	0.00	0.24	37	0.00	0.24	36	0.00	0.21	37	0.00	0.23	0.00	0.21		
NON-TRADED	42.39	61.24	32	75.36	56.80	57	52.17	60.79	38	67.92	56.09	100.00	61.99		
INTEREST RATE CONTRACTS	6.60	58.69	21	35.36	53.87	36	18.30	58.04	29	37.45	52.20	51.61	58.77		
FOREIGN EXCHANGE CONTRACTS	35.79	1.78	98	40.01	2.10	98	33.87	1.72	98	30.47	2.88	48.39	2.14		
EQUITY, COMM, & OTHER CONTRACTS	0.00	0.10	40	0.00	0.02	42	0.00	0.12	41	0.00	0.02	0.00	0.02		
MEMO: MARKED-TO-MARKET	35.79	18.27	78	40.01	15.14	83	33.87	18.41	79	30.47	16.66	48.39	12.96		
DERIV CONTR(EXCL FUT & FX LE 14 DAYS)	100.00	83.39	85	68.48	80.61	19	100.00	82.42	88	79.53	83.31	98.24	82.97		
ONE YEAR OR LESS	98.60	40.13	93	64.64	40.99	83	100.00	41.63	97	62.55	42.49	48.39	39.39		
OVER 1 YEAR TO 5 YEARS	1.40	33.96	9	3.83	30.94	9	0.00	31.86	5	16.98	31.92	49.84	35.04		
OVER 5 YEARS	0.00	9.29	12	0.00	8.68	9	0.00	8.93	12	0.00	7.86	0.00	7.32		
GROSS NEGATIVE FAIR VALUE (ABS VAL)	0.99	0.68	73	1.29	0.61	81	2.23	0.88	93	1.73	0.70	2.19	0.71		
GROSS POSITIVE FAIR VALUE	1.89	0.95	91	2.04	1.11	90	1.67	1.27	72	2.44	1.10	1.97	0.84		
PERCENT OF TIER 1 CAPITAL:															
GROSS NEGATIVE FAIR VALUE, ABS VAL(X)	0.01	0.36	45	0.02	0.35	51	0.02	0.44	50	0.02	0.37	0.03	0.38		
GROSS POSITIVE FAIR VALUE (X)	0.02	0.32	46	0.02	0.37	43	0.01	0.46	32	0.03	0.39	0.02	0.38		
HELD FOR TRADING (X)	0.01	0.30	55	0.00	0.34	41	0.01	0.42	54	0.01	0.36	0.00	0.36		
NON-TRADED (X)	0.01	0.03	49	0.02	0.03	58	0.00	0.04	27	0.02	0.03	0.02	0.02		
NON-TRADED MARKED-TO-MARKET (X)	0.01	0.01	86	0.02	0.00	91	0.00	0.00	75	0.02	0.00	0.02	0.00		
CURR CREDIT EXPOSURE (X)	0.02	0.13	46	0.02	0.17	46	0.01	0.19	34	0.03	0.20	0.00	0.14		
CREDIT LOSSES ON OFF-BAL SHEET DERIV	0.00	0.00	47	0.00	0.01	45	0.00	0.04	45	0.00	0.01	0.00	0.00		
NET UNAMORT REALIZED G/L, OBS DERIV	0.00	0.15	39	0.00	0.01	45	0.00	0.17	39	0.00	0.04	NA	NA		
PAST DUE DERIVATIVE INSTRUMENTS:															
90+ DAYS PAST DUE, BOOK VALUE	0.00	0.00	48	0.00	0.00	49	0.00	0.00	49	0.00	0.00	0.00	0.00		
90+ DAYS PD, REPLACEMENT COST	0.00	0.00	49	0.00	0.00	48	0.00	0.00	49	0.00	0.00	0.00	0.00		
OTHER RATIOS:															
CURR CREDIT EXPOSURE/RISK WTD ASTS	0.16	1.13	48	0.24	1.56	46	0.12	1.61	36	0.32	1.75	0.00	1.33		
CREDIT LOSSES ON OBS DERIV/CR ALLOW	0.00	0.02	47	0.00	0.10	45	0.00	0.38	45	0.00	0.04	0.00	0.00		
IMPACT OF NONTRADED DERIV CONTRACTS:															
INCR(DECR) IN INTEREST INC/NET INC	0.01	2.18	44	-1.63	1.22	9	-1.26	1.37	10	-1.75	0.54	-2.38	-0.08		
DECR (INCR) IN INT EXPENSE/NET INC	0.00	1.78	30	0.00	1.44	28	0.00	1.13	28	0.00	1.33	0.00	0.84		
NET INCR(DECR)NONINT ALLOC/NET INC	0.00	0.02	45	0.00	-0.42	50	0.00	-0.54	50	0.00	0.18	0.00	0.01		
INCR (DECR)IN NET INCOME/NET INC	0.01	3.73	30	-1.63	1.35	16	-1.26	1.88	13	-1.75	2.06	-2.38	0.73		

Derivatives Analysis

BHCPR page 11 presents dollar amounts of derivatives-related items displayed on BHCPR page 10 as a percent of the gross notional amount of off-balance sheet derivative contracts, Tier 1 capital, and net income. Two additional ratios relate current credit exposure and credit losses on off-balance-sheet derivative contracts to risk-weighted assets and total credit allowance, respectively.

Prior to March 1995, the ratios below display an "NA" except when otherwise indicated.

Percent of Notional Amount

Interest Rate Contracts (Percent of Notional Amount)

The gross notional amount or par value of interest rate contracts divided by the total notional amount of derivative contracts. (Historical data are available for this ratio.)

Foreign Exchange Contracts (Percent of Notional Amount)

The gross notional amount or par value of foreign exchange contracts divided by the total notional amount of derivative contracts. (Historical data are available for this ratio.)

Equity, Commodity and Other Contracts (Percent of Notional Amount)

The gross notional amount or par value of equity, commodity, and other derivative contracts divided by the total notional amount of derivative contracts. (Historical data are available for this ratio.)

Futures and Forwards (Percent of Notional Amount)

The aggregate par value of futures and forward contracts divided by the total notional amount of derivative contracts.

Written Options (Percent of Notional Amount)

The aggregate par value of written options divided by the total notional amount of derivative contracts. (Historical data are available for this ratio.)

Exchange-Traded (Written Options) (Percent of Notional Amount)

The aggregate par value of exchange-traded written options divided by the total notional amount of derivative contracts.

Over-the-Counter (Written Options) (Percent of Notional Amount)

The aggregate par value of written options that are customized to meet the specific needs of counterparties to the transaction divided by the total notional amount of derivative contracts.

Purchased Options (Percent of Notional Amount)

The aggregate par value of purchased options divided by the total notional amount of derivative contracts. (Historical data are available for this ratio.)

Exchange-Traded (Purchased Options) (Percent of Notional Amount)

The aggregate par value of exchange-traded purchased options divided by the total notional amount of derivative contracts.

Over-the-Counter (Purchased Options) (Percent of Notional Amount)

The aggregate par value of purchased options that are customized to meet the specific needs of counterparties to the transaction divided by the total notional amount of derivative contracts.

Swaps (Percent of Notional Amount)

The notional amount of swaps divided by the total notional amount of derivative contracts.

Held for Trading (Percent of Notional Amount)

The gross notional amount or par value of off-balance-sheet derivative contracts (interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts) that are held for trading purposes divided by the total notional amount of derivative contracts.

Interest Rate Contracts (Held for Trading) (Percent of Notional Amount)

The gross notional amount or par value of interest rate contracts held for trading divided by the total notional amount of derivative contracts.

Foreign Exchange Contracts (Held for Trading) (Percent of Notional Amount)

The gross notional amount of foreign exchange contracts held for trading divided by the total notional amount of derivative contracts.

Equity, Commodity, and Other Derivative Contracts (Held for Trading) (Percent of Notional Amount)

The gross notional amount of equity, commodity, and other derivative contracts that are held for trading divided by the total notional amount of derivative contracts.

Non-Traded (Percent of Notional Amount)

The gross notional amount or par value of off-balance-sheet derivative contracts held for purposes other than trading divided by the total notional amount of derivative contracts.

*Interest Rate Contracts
(Non-Traded)
(Percent of Notional Amount)*

The gross notional amount or par value of interest rate contracts held for purposes other than trading divided by the total notional amount of derivative contracts.

*Foreign Exchange Contracts
(Non-Traded)
(Percent of Notional Amount)*

The gross notional amount of foreign exchange contracts held for purposes other than trading divided by the total notional amount of derivative contracts.

*Equity, Commodity, and Other
Derivative Contracts
(Non-Traded)
(Percent of Notional Amount)*

The gross notional amount of equity, commodity, and other derivative contracts held for purposes other than trading divided by the total notional amount of derivative contracts.

*Marked-to-Market
(Non-Traded)
(Percent of Notional Amount)*

The total notional amount or par value of off-balance sheet derivative contracts held for purposes other than trading divided by the total notional amount of derivative contracts.

*Derivative Contracts (excluding
futures and foreign exchange of 14 days
or less)
(Percent of Notional Amount)*

The notional principal amounts of off-balance-sheet derivative contracts subject to risk-based capital requirements, excluding foreign exchange contracts with an original maturity of 14 days or less and futures contracts, divided by the total notional amount of derivative contracts.

*One Year or Less
(Percent of Notional Amount)*

The notional amount or par value of off-balance-sheet derivative contracts subject to risk-based capital require-

ments that have a remaining maturity of one year (excluding foreign exchange contracts with an original maturity of 14 days or less and futures contracts) or less divided by the total notional amount of derivative contracts.

*Over 1 Year to 5 Years
(Percent of Notional Amount)*

The notional amount or par value of off-balance-sheet derivative contracts subject to risk-based capital requirements (excluding futures contracts) that have a remaining maturity of over one year through five years divided by the total notional amount of derivative contracts.

*Over 5 Years
(Percent of Notional Amount)*

The notional amount or par value of off-balance-sheet derivative contracts subject to risk-based capital requirements (excluding futures contracts) that have a remaining maturity over five years divided by the total notional amount of derivative contracts.

*Gross Negative Fair Value (Absolute
Value)
(Percent of Notional Amount)*

The total fair value of off-balance-sheet derivative contracts with negative fair values (absolute value) divided by the total notional amount of derivative contracts.

*Gross Positive Fair Value
(Percent of Notional Amount)*

The total fair value of off-balance-sheet derivative contracts with positive fair values divided by the total notional amount of derivative contracts.

Percent of Tier 1 Capital

*Gross Negative Fair Value (Absolute
Value)
(Percent of Tier 1 Capital) (X)*

The absolute value of the total negative fair value of all derivative con-

tracts divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

*Gross Positive Fair Value
(Percent of Tier 1 Capital) (X)*

The total positive fair value of all derivative contracts divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

*Held for Trading
(Gross Positive Fair Value)
(Percent of Tier 1 Capital) (X)*

The total positive fair value of all derivative contracts held for trading divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

*Non-Traded
(Gross Positive Fair Value)
(Percent of Tier 1 Capital) (X)*

The total positive fair value of all derivative contracts held for purposes other than trading divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

*Non-Traded Marked-to-Market
(Gross Positive Fair Value)
(Percent of Tier 1 Capital) (X)*

The total positive fair value of all derivative contracts held for purposes other than trading that are accounted for at market value or lower of cost or market value divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

*Current Credit Exposure on
Risk-Based Capital Derivative
Contracts
(Percent of Tier 1 Capital) (X)*

The current credit exposure of off-balance-sheet derivatives covered under the risk-based capital standards divided by Tier 1 capital. (This ratio is not expressed as a percent

and is, therefore, not multiplied by 100.)

Credit Losses on Off-Balance-Sheet Derivatives
(Percent of Tier 1 Capital)

Year-to-date credit losses incurred on off-balance-sheet derivative contracts regardless of whether the loss is charged directly to income (e.g., trading revenue) or the allowance for credit losses on derivatives divided by Tier 1 capital. (Note: This ratio displays an "NA" for periods prior to March 1996.)

Net Unamortized Realized Gains (Losses) on Off-Balance-Sheet Derivatives
(Percent of Tier 1 Capital)

The net amount of unamortized *realized* deferred gains or losses on off-balance-sheet derivative contracts that represent adjustments to the book value of existing assets or liabilities divided by Tier 1 capital. Prior to March 1997, this ratio displays an "NA."

Past Due Derivative Instruments

90+ Days Past Due (Book Value)
(Percent of Tier 1 Capital)

The book value of derivative contracts (carried on the bank holding company's balance sheet as assets) on which the required payment is due and unpaid for 90 days or more divided by Tier 1 capital. Prior to

March 1994, this ratio displays an "NA."

90+ Days Past Due (Replacement Cost)
(Percent of Tier 1 Capital)

The positive replacement cost of derivative contracts on which the required payment is due and unpaid for 90 days or more divided by Tier 1 capital. Prior to March 1994, this ratio displays an "NA."

Other Ratios

Current Credit Exposure/Risk-Weighted Assets

The current credit exposure of off-balance-sheet derivatives covered by the risk-based capital standards divided by risk-weighted assets. Prior to March 1995, this ratio displays an "NA."

Credit Losses on Off-Balance-Sheet Derivatives/Credit Allowance

Credit losses on off-balance-sheet derivatives divided by the allowance for credit losses. (Note: This ratio displays an "NA" for periods prior to March 1996.)

Impact of Non-Traded Derivative Contracts

Increase (Decrease) in Interest Income/Net Income

The increase (or decrease) in interest income generated from off-balance-

sheet derivatives held for purposes other than trading divided by net income. Prior to March 1995, this ratio displays an "NA."

Decrease (Increase) in Interest Expense/Net Income

The increase (or decrease) in interest expense generated from off-balance-sheet derivatives held for purposes other than trading divided by net income. Prior to March 1995, this ratio displays an "NA."

Net Increase (Decrease) in Non-Interest Allocation/Net Income

The increase (or decrease) in net non-interest income generated from off-balance-sheet derivatives held for purposes other than trading divided by net income. Prior to March 1995, this ratio displays an "NA."

Increase (Decrease) in Net Income/Net Income

The increase (or decrease) in net income generated from off-balance-sheet derivatives held for purposes other than trading divided by net income. Prior to March 1995, this ratio displays an "NA."